

 **BUILDING BLOCKS STUDENT WORKSHEET**

Protecting yourself as a consumer

Becoming familiar with consumer protection laws and knowing your rights can help you protect yourself against dishonest or illegal business practices.

Instructions

- 1** Read the consumer protection scenarios and, without doing any research, note your initial answers for each scenario.
- 2** Research the answers for each scenario using the suggested websites.
- 3** If necessary, modify your answers and provide evidence from your research to back up your answers.
- 4** As a class, discuss your answers and your evidence.

Consumer protection scenarios

Scenario 1

You get phone calls with prerecorded messages, or robocalls, all the time. They happen so frequently, they disrupt your daily routine. As a consumer, can you do anything to stop these calls?

Answer before research: Yes No

Next, try looking here: <https://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection> or here: <https://consumer.ftc.gov/articles/how-block-unwanted-calls>



Scenario 2

You find out that a company is purposely spreading false advertisements and statements about their main product. Can you do anything about these false advertisements?

Answer before research: Yes No

Next, try looking here: <https://www.ftc.gov/news-events/topics/truth-advertising>

Scenario 3

A paid actor in a mortgage company's television commercials makes claims about how a particular loan has helped them. Does the mortgage company have to disclose that this actor was paid for their work?

Answer before research: Yes No

Next, try looking here: <https://www.ftc.gov/business-guidance/resources/ftcs-endorsement-guides>

Scenario 4

Your credit card company had a security breach, and thieves may have your personal information. Does the credit card company have to tell you that this breach occurred?

Answer before research: Yes No

Next, try looking here: <https://www.ftc.gov/business-guidance/resources/data-breach-response-guide-business>

Answers after research

Scenario 1 (Robocalls)

Yes No

Explain your reasoning

Scenario 2 (False advertising)

Yes No

Explain your reasoning

Scenario 3 (Paid actors)

Yes No

Explain your reasoning

Scenario 4 (Security breach)

Yes No

Explain your reasoning